

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JEROME S JENKINS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:13-22021

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 25, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/08/2013 and confirmed on 7/3/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		112,904.27
Less Refunds to Debtor	1,118.69	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>111,785.58</b>	
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,200.00	
Trustee Fee	4,332.19	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>7,532.19</b>	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	AMERIFIRST HOME IMPROVEMENT FINA	0.00	7,711.83	0.00	7,711.83
	Acct: 1543				
	JPMC SPECIALTY MORTGAGE LLC	0.00	46,170.78	0.00	46,170.78
	Acct: 3788				
	JPMC SPECIALTY MORTGAGE LLC	3,289.99	3,289.99	0.00	3,289.99
	Acct: 3788				
	REGIONAL ACCEPTANCE CORP	24,624.15	24,624.15	3,469.92	28,094.07
	Acct: 9010				
					85,266.67

Priority					
	BRENT J LEMON ESQ	3,200.00	3,200.00	0.00	0.00
	Acct:				
	JEROME S JENKINS	0.00	0.00	0.00	0.00
	Acct:				
	JEROME S JENKINS	1,118.69	1,118.69	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	159.75	159.75	0.00	159.75
	Acct: 6750				
	CLERK, U S BANKRUPTCY COURT	281.00	281.00	0.00	281.00
	Acct: XXXXXXXX-JAD				
					440.75

Unsecured					
	DUQUESNE LIGHT COMPANY*	123.05	123.05	0.00	123.05
	Acct: 6002				
	PRA RECEIVABLES MANAGEMENT LLC -	295.22	295.22	0.00	295.22
	Acct: 7970				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 5752				
	TD AUTO FINANCE LLC**	0.00	0.00	0.00	0.00
	Acct: 5658				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: 5042				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1151				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 9560				
	NCO FINANCIAL SYSTEMS INC**++	0.00	0.00	0.00	0.00
	Acct: 8083				
	NCO FINANCIAL SYSTEMS INC**++	0.00	0.00	0.00	0.00
	Acct: 9149				
	NCO FINANCIAL SYSTEMS INC**++	0.00	0.00	0.00	0.00
	Acct: 6164				
	NCO FINANCIAL SYSTEMS INC**++	0.00	0.00	0.00	0.00
	Acct: 4421				
	NCO FINANCIAL SYSTEMS INC**++	0.00	0.00	0.00	0.00
	Acct: 2397				
	NCO FINANCIAL SYSTEMS INC**++	0.00	0.00	0.00	0.00
	Acct: 9528				
	NCO FINANCIAL SYSTEMS INC**++	0.00	0.00	0.00	0.00
	Acct: 1830				
	NCO FINANCIAL SYSTEMS INC**++	0.00	0.00	0.00	0.00
	Acct: 2874				
	NCO FINANCIAL SYSTEMS INC**++	0.00	0.00	0.00	0.00
	Acct: 4831				
	NCO FINANCIAL SYSTEMS INC**++	0.00	0.00	0.00	0.00
	Acct: 7134				
	NCO FINANCIAL SYSTEMS INC**++	0.00	0.00	0.00	0.00
	Acct: 5826				
	NCO FINANCIAL SYSTEMS INC**++	0.00	0.00	0.00	0.00
	Acct: 9148				
	DOMINION RETAIL INC*	316.56	316.56	0.00	316.56
	Acct: 7035				
	OSI COLLECTION SERVICES++	0.00	0.00	0.00	0.00
	Acct: 2349				
	PITTSBURGH PARKING COURT	0.00	0.00	0.00	0.00
	Acct: 2623				
	SPARTAN FINANCIAL SERVICE	0.00	0.00	0.00	0.00
	Acct: 4508				
	US DEPARTMENT OF EDUCATION**	0.00	0.00	0.00	0.00
	Acct: 6961				
	US DEPARTMENT OF EDUCATION**	0.00	0.00	0.00	0.00
	Acct: 7061				
	SALLIE MAE O/B/O DEPT OF EDUCATION	67,884.20	17,811.14	0.00	17,811.14
	Acct: 6750				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	EQUITABLE GAS CO(*)	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 8897				
					18,545.97

## TOTAL PAID TO CREDITORS

104,253.39

TOTAL	
CLAIMED	440.75
PRIORITY	27,914.14
SECURED	68,619.03

Date: 09/25/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
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JEROME S JENKINS

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Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:13-22021

Chapter 13

Document No.:

## ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 6 of 7**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Jerome S. Jenkins  
 Debtor

Case No. 13-22021-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
Form ID: pdf900Page 1 of 2  
Total Noticed: 31

Date Rcvd: Sep 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2018.

db +Jerome S. Jenkins, 1416 Elm Street, Pittsburgh, PA 15221-1920  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 cr JPMORGAN CHASE BANK, NA, Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203  
 13706108 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 13635099 +Cfc Defic Rec/TD Auto Finance, Td Auto Fin/Attn:Bankruptcy, Po Box 551080, Jacksonville, FL 32255-1080  
 13635100 +Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705  
 13693249 +Dominion Retail, Inc., dba Dominion Energy Solutions, PO Box 298, Pittsburgh, PA 15230-0298  
 13635102 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 13716100 +JPMC Specialty Mortgage LLC, c/o Chase Home Finance, LLC, Attn: OH4-7302, 3415 Vision Drive, Columbus, OH 43219-6009  
 13635105 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101  
 13635106 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101  
 13635109 +Professnl Acct Mgmt In, Pam Po Box 391, Milwaukee, WI 53201-0391  
 13635111 +Spartan Financial Svc, 13730 S Point Blvd, Charlotte, NC 28273-7715  
 13635112 +Us Dept Of Education, Attn: Borrowers Service Dept, Po Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 27 2018 03:11:54  
     PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
 cr E-mail/PDF: rmscеди@recoverycorp.com Sep 27 2018 03:24:42  
     Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13635096 E-mail/Text: bnc@trustamerifirst.com Sep 27 2018 03:15:41  
     AmeriFirst Home Improvement Finance, 11171 Mill Valley Rd., Omaha, NE 68154  
 13635097 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 27 2018 03:12:22  
     Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 13635098 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 27 2018 03:11:18  
     Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285  
 13635101 +E-mail/PDF: pa\_dc\_ed@navient.com Sep 27 2018 03:24:42  
     Dept Of Ed/sallie Mae, Po Box 9635, Wilkes Barre, PA 18773-9635  
 13658355 +E-mail/Text: kburkley@bernsteinlaw.com Sep 27 2018 03:17:27  
     Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908  
 13635103 E-mail/Text: cio.bncmail@irs.gov Sep 27 2018 03:15:17  
     Internal Revenue Service, PO Box 21125, Philadelphia, PA 19114  
 13635104 +E-mail/Text: bankruptcypdt@mcmc.com Sep 27 2018 03:16:21  
     Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
 13635107 +E-mail/Text: bankruptcypdepartment@tsico.com Sep 27 2018 03:17:20  
     Nco Fin/99, Po Box 15636, Wilmington, DE 19850-5636  
 13635108 +E-mail/Text: egssupportservices@alorica.com Sep 27 2018 03:16:44  
     Osi Collect, 507 Prudential Rd., Horsham, PA 19044-2308  
 13871840 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 27 2018 03:11:54  
     Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 13986554 E-mail/PDF: rmscеди@recoverycorp.com Sep 27 2018 03:25:28  
     Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13657107 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 27 2018 03:25:29  
     Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847  
 13635110 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 27 2018 03:25:29  
     Regional Finance Corp, 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472  
 13750608 E-mail/PDF: pa\_dc\_ed@navient.com Sep 27 2018 03:23:56  
     Sallie Mae Inc. on behalf of, Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr JPMC Specialty Mortgage LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dsaw  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Sep 26, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMC Specialty Mortgage LLC  
andygornall@latouflawfirm.com  
Brent J. Lemon on behalf of Debtor Jerome S. Jenkins blemon@fglaw.com,  
lemondropper75@hotmail.com  
James Warmbrodt on behalf of Creditor JPMC Specialty Mortgage LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTEINlaw.com,  
ckutch@ecf.courtdrive.com;acarr@berNSTEINlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteeWPA.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7